

Fill in this information to identify the case:

Debtor 1	Jeremy J. Fecko		
Debtor 2 (Spouse, if filing)	Julie N. Fecko fka Julie Zimmerman		
United States Bankruptcy Court for the: Western		District of PA	(State)
Case number 17-70625-JAD			

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V	Court claim no. (if known):
Last 4 digits of any number you use to identify the debtor's account:		2 6 6 8
Property address:	3908 Menoher Blvd	
Number Street		
Johnstown	PA	15905
City	State	ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2022
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1 **Jeremy J. Fecko**
First Name Middle Name Last Name

Case number (if known) **17-70625-JAD**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Lauren Moyer

Date 12 / 23 / 2022

Signature

Print **Lauren Moyer**
First Name Lauren Middle Name Last Name Moyer

Title **Attorney for Secured Creditor**

Company **Friedman Vartolo LLP**

If different from the notice address listed on the proof of claim to which this response applies:

Address **1325 Franklin Avenue, Suite 160**
Number 1325 Street Franklin Avenue
City **Garden City** State **NY** ZIP Code **11530**

Contact phone (212) 471 - 5100 Email bankruptcy@friedmanvartolo.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

<p>Jeremy J. Fecko Julie N. Fecko fka Julie Zimmerman IN RE: Debtor</p> <p>Rushmore Loan Management Services, LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, Movant v.</p>	<p>Case No. 17-70625-JAD Chapter: 13 Judge: Jeffery A. Deller</p>
<p>Jeremy J. Fecko Julie N. Fecko fka Julie Zimmerman Ronda J. Winnecour– Trustee, Respondents</p>	

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

The undersigned counsel for Rushmore Loan Management Services, LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V (“Secured Creditor”) certify that, on the date stated hereon, I caused to be served a copy of the RESPONSE TO NOTICE OF FINAL CURE filed on behalf of Secured Creditor on the parties in the manner specified on the attached service list.

The type(s) of service made on the parties was: electronic notification or first-class mail, postage pre-paid. Where service is by electronic notification, the address of the party is listed for identification purposes only.

EXECUTED ON: 12/30/2022

FRIEDMAN VARTOLO, LLP.

By: /s/ Lauren M. Moyer
Lauren M. Moyer, Esquire
FRIEDMAN VARTOLO LLP
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Garden City, New York 11530
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Service by NEF

Trustee

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Debtor's Counsel

Richard G. Allen
Law Offices of Richard G. Allen
P.O. Box 401
Delmont, PA 15626

U.S. Trustee

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

Service by First-Class Mail

Debtor

Jeremy J. Fecko
3908 Menoher Blvd
Johnstown, PA 15905

Julie N. Fecko fka Julie
Zimmerman
3908 Menoher Blvd
Johnstown, PA 15905